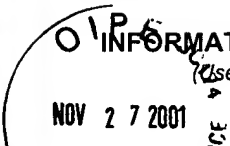


<div style="text-align: center;">  <p>INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)</p> <p>NOV 27 2001</p> </div>	ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029
	FREEMAN et al	
	FILING 06/27/2001	GROUP 2165

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
②	6,223,983 B1	05/01/2001	KJONAAS et al	1	1	
	6,125,391	09/26/2000	MELTZER et al	1	1	
	6,091,897	07/18/2000	YATES et al	1	1	
	6,052,711	04/18/2000	GISH	1	1	
	6,041,308	03/21/2000	WALKER et al	1	1	
	6,011,537	01/04/2000	SLOTZNICK	1	1	
	5,995,947	11/30/1999	FRASER et al	1	1	
	5,987,434	11/16/1999	LIBMAN	1	1	
	5,966,699	10/12/1999	ZANDI	1	1	
	5,960,411	09/28/1999	HARTMAN et al	1	1	
②	5,940,812	08/17/1999	TENGEL et al	1	1	

FOREIGN PATENT DOCUMENTS


*	EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

②			iOwn® at << http://www.iown.com >> is an online mortgage processing site that discloses the use of an online loan application information collector; the site then forwards the information to lenders. - no date -
②			The home for home loans. Mortgage.com by ABN AMRO Mortgage at << http://www.mortgage.com/C3/_Start.bus >> is an online mortgage processing site that discloses the use of a website to process a loan application. However, not all applications can be processed online. - no date -

EXAMINER Perrin	DATE CONSIDERED 6/9/07
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<div style="text-align: center;">  <p>INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)</p> </div>	ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029
	FREEMAN et al	
	FILING 06/27/2001	GROUP 2165


U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
<i>25</i>	5,940,811	08/17/1999	NORRIS	1	1		
	5,930,776	07/27/1999	DYKSTRA et al				
	5,870,721	02/09/1999	NORRIS				
	5,797,133	08/18/1998	JONES et al				
	5,699,527	12/16/1997	DAVIDSON				
<i>5</i>	5,611,052	03/11/1997	DYKSTRA et al				

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)			
<i>2</i>			E-LOAN. A better way to get a loan at << http://www.e-loan.com >> is an online mortgage processing site that discloses a loan application system that can offer "pre-approval" of an application. <i>- no date -</i>
<i>2</i>			Keystroke at << http://www.keystroke.com >> is an online mortgage processing site that discloses cooperation with Fannie Mae in developing an online system that can provide real-time evaluation and approval of eligibility and availability of financial products. <i>- no date -</i>

EXAMINER <i>Perw</i>	DATE CONSIDERED <i>6/9/23</i>
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<div style="text-align: center;">  </div>	ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029
	FREEMAN et al	
	FILING 06/27/2001	GROUP 2165

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>2</i>			interLOAN.com, the site is not currently available, but the web page is archived at << http://www.interloan.com/nav_noscripts.html >> is an online mortgage processing site that discloses the use of online forms to apply for loans. This site also used iQualify.com (infra at ¶ 24) as its processing mechanism. <div style="text-align: right;"><i>- no date -</i></div>
<i>Ⓟ</i>			MSN HomeAdvisor at << http://homeadvisor.msn.com/financing/financingoverview.asp >> is an online mortgage referral site that discloses that online loan applications can speed up the time from application to approval. This site does not suggest that the process is automated; in fact, users are invited to check the status of the loan(s), either online or by calling a toll-free phone number. <div style="text-align: right;"><i>- no date</i></div>

EXAMINER <i>Reento</i>	DATE CONSIDERED <i>6/9/03</i>
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ATTY DOCKET NO. 18276-2	SERIAL NO. 09/893,029
FREEMAN et al	
FILING 06/27/2001	GROUP 2165

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			Myers LoanApp at << http://www.quickenmortgage.com >> is an online mortgage referral site that collects borrower information and supplies the information to up to four lenders who contact the borrower directly to bid for the loan(s). Claims over 800 lenders bidding for loans. <i>- no date -</i>

EXAMINER <i>Perrin</i>	DATE CONSIDERED <i>6/8/03</i>
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